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File: USPT

Mar 27, 2007

DOCUMENT-IDENTIFIER: US 7197468 B1

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TITLE: Method and system for processing transactions involving accounts for reimbursing medical expenses or patient responsible balances with multiple transaction substantiation modes

Brief Summary Text (6):

One example of a reimbursing account is the flexible spending account (FSA). As understood in the art, a FSA is a pre-tax account used to reimburse qualified medical expenses or PRB which would otherwise be paid directly by the plan participant. A FSA can be funded by an employer, employees or both. It is sponsored by an employer and typically administered by a third-party administrator (TPA) and/or any other service agent(s) designated or contracted by the employer. Alternatively, an employer can sponsor and administer a FSA independently. Typically, the employee, i.e. account holder, designates a portion of his or her compensation into an FSA on a tax-free basis. The employee receives desired goods and services of which the employee's health insurance may pay for a portion or all of the cost. Generally, in the case of pharmacy transactions, the determination of the amount the employee's health insurance will pay is made by a pharmacy benefits manager (PBM) that is typically associated with the health insurance. Often, the employee is required to pay at least a percentage or flat fee, e.g., the PRB. If the out-of-pocket employee payment is a qualified expense under the IRS Code, the employee can be reimbursed from his/her FSA. FSAs provide benefits to employers and employees by saving both tax dollars. Further, employers increase employee morale and retention, enhance their status in recruiting and provide flexibility to their employees. Employees garner the advantages of budgeting for qualified expenses and directing how their FSA money is spent. As also understood in the art, other examples of a reimbursing account include the health reimbursable arrangement account (HRA), the medical savings account (MSA), and the like.

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